

Information to identify the case:

Debtor 1	Freddie Mora	Social Security number or ITIN xxx-xx-1958
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Gena M Mora	Social Security number or ITIN xxx-xx-0175
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-15419-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Freddie Mora

Gena M Mora

6/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Freddie Mora
 Gena M Mora
 Debtors

Case No. 13-15419-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db/jdb	+Freddie Mora, Gena M Mora, 2228 Mistletoe Lane, Millville, NJ 08332-3683
513763626	Cumberland County Superior Court, Broad And Fayette, Bridgeton, NJ 08302
513763627	Disney Vacation Club, PO Box 470727, Celebration, FL 34747-0727
513763628	Dynamic Recovery Solutions, Po Box 25759, Greenville, SC 29616-0759
513763629	Florida Hospital, Po Box 538800, Orlando, FL 32853-8800
513824795	+Wells Fargo Dealer Services, Inc., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 22:45:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustprregion03.ne.ecf@usdoj.gov Jun 07 2018 22:45:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Green Tree Servicing, LLC, PO Box 6172, Rapid City, SD 57709-6172
cr	+EDI: WFFC.COM Jun 08 2018 02:18:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Road, Winterville, NC 28590-8872
513763622	+EDI: CHASE.COM Jun 08 2018 02:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
513763623	+EDI: CHASE.COM Jun 08 2018 02:18:00 Chase/Bank One Card Services, Po Box 15298, Wilmington, DE 19850-5298
513763624	EDI: WFNNB.COM Jun 08 2018 02:18:00 Comenity Bank/Fashion Bug, Po Box 182789, Columbus, OH 43218-2789
513763625	EDI: WFNNB.COM Jun 08 2018 02:18:00 Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
517412395	E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
513763630	+E-mail/Text: fggbankn@fgny.com Jun 07 2018 22:44:47 Forster, Garbus And Garbus, C/O Of Citibank, 7 Banta Place, Hackensack, NJ 07601-5604
513763631	EDI: RMSC.COM Jun 08 2018 02:19:00 GECRB/Care Credit, Po Box 981439, El Paso, TX 79998-1439
513763632	EDI: RMSC.COM Jun 08 2018 02:19:00 GECRB/LOWES, Po Box 965005, Orlando, FL 32896-5005
513763633	EDI: RMSC.COM Jun 08 2018 02:19:00 GEMB/DSGI, Po Box 965005, Orlando, FL 32896-5005
513854123	E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514937400	+EDI: RMSC.COM Jun 08 2018 02:19:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573
514937401	+EDI: RMSC.COM Jun 08 2018 02:19:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283, Green Tree Servicing LLC, 7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573
513854124	+E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
514524326	+E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
513763634	E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 22:45:03 Greentree, PO Box 6172, Rapid City, SD 57709-6172
513796171	+EDI: HFC.COM Jun 08 2018 02:18:00 HOUSEHOLD FINANCE CORPORATION III, 636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942
513763636	+EDI: HFC.COM Jun 08 2018 02:18:00 HSBC, PO Box 9068, Brandon, FL 33509-9068
513763635	+EDI: HFC.COM Jun 08 2018 02:18:00 HSBC, PO Box 3425, Buffalo, NY 14240-3425
513763637	+E-mail/Text: bankruptcy@huntington.com Jun 07 2018 22:45:26 Huntington National, PO Box 1558, Dept EAW25, Columbus, OH 43216-1558
513773131	+E-mail/Text: bankruptcy@huntington.com Jun 07 2018 22:45:26 Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
513763638	+EDI: LTDFINANCIAL.COM Jun 08 2018 02:18:00 LTD Financial Services, C/O Chase Bank, 7322 Southwest Freeway - Suite 1600, Houston, TX 77074-2134
513763639	+E-mail/Text: egssupportservices@loricac.com Jun 07 2018 22:45:41 Nco Financial, C/O TD Bank, 507 Prudential Rd, Horsham, PA 19044-2308
513905515	+EDI: OPHSUBSID.COM Jun 08 2018 02:19:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513763640	+EDI: RMSC.COM Jun 08 2018 02:19:00 Old Navy, Po Box 965005, Orlando, FL 32896-5005
514075187	EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Care Credit Dental, POB 41067, Norfolk VA 23541
514070746	EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514075017	EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Dick's Sporting Goods, POB 41067, Norfolk VA 23541
514075121	EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
514075115	EDI: PRA.COM Jun 08 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Jun 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513813727	EDI: Q3G.COM Jun 08 2018 02:19:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
513824711	+E-mail/Text: bncmail@w-legal.com	Jun 07 2018 22:45:40 TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513763641	+EDI: WTRRNBNK.COM	Jun 08 2018 02:18:00 Target National Bank, Po Box 673, Minneapolis, MN 55440-0673
513763642	EDI: CITICORP.COM	Jun 08 2018 02:18:00 The Home Depot/CBSD, Po Box 6497, Sioux Falls, SD 57117-6497
513763643	+EDI: WFFC.COM	Jun 08 2018 02:18:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
513816796	EDI: WFFC.COM	Jun 08 2018 02:18:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
513824794	+EDI: WFFC.COM	Jun 08 2018 02:18:00 Wells Fargo Bank, N.A./Wells Fargo Dealer Services, f/k/a Wachovia Dealer Services, Inc., 1451 Thomas Langston Road, Winterville, NC 28590-8872
513887804	EDI: ECAST.COM	Jun 08 2018 02:18:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
513887803	EDI: ECAST.COM	Jun 08 2018 02:18:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 42

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC	dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donna L. Wenzel	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Isabel C. Balboa		ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc.	ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor DITECH FINANCIAL LLC	kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Miriam Rosenblatt	on behalf of Loss Mitigation Green Tree Servicing, LLC	bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Seymour Wasserstrum	on behalf of Joint Debtor Gena M Mora	mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum	on behalf of Debtor Freddie Mora	mylawyer7@aol.com, ecf@seymourlaw.net
William E. Craig	on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc.	mortoncraigecf@gmail.com, mortoncraigecf@gmail.com

TOTAL: 10